

Exhibit I

2000 EMPIRE PLAN EXPERIENCE
In (000's)

	EMPIRE BLUE CROSS	UNITED HEALTHCARE MEDICAL				GHI MHSA				CIGNA	TOTAL
		NY		PA		NY		PA			
		Core	Enhancement	Enhancement	Combined	Core	Enhancement	Enhancement	Combined		
A Premium (1)	689,560	728,380	118,521	80,847	927,748	58,198	6,576	5,552	70,326	626,613	2,314,247
B Incurred Claims (2)	638,613	666,576	88,943	64,834	820,353	41,746	6,439	4,608	52,793	557,742	2,069,501
C Administrative Expense (3)	28,904	70,750	8,933	6,259	85,942	9,752	1,102	930	11,784	13,068	139,698
D Gain/(Loss) (A-B-C)	22,043	(8,946)	20,645	9,754	21,453	6,700	(965)	14	5,749	55,803	105,048

(1) Earned Premium - Premium that pays for coverage for the period reported (accrual basis).

(2) Incurred Claims - Represents the cost of covered services provided during the period reported by the insurance company (accrual basis).

(3) Administrative Expenses - All charges by the insurance carrier other than for the payment of claims.
Includes carrier's cost to administer the program, interest charges, and other retention.

Source: 2000 Annual Experience Statement

Exhibit II

PROJECTED 2001 EMPIRE PLAN EXPERIENCE
In (000's)

	EMPIRE BLUE CROSS	UNITED HEALTHCARE MEDICAL				GHI MHSA				CIGNA	TOTAL
		NY		PA		NY		PA			
		Core	Enhancement	Enhancement	Combined	Core	Enhancement	Enhancement	Combined		
A Premium (1)	756,278	885,926	104,387	82,272	1,072,585	58,746	8,212	5,864	72,822	735,924	2,637,609
B Incurred Claims (2)	719,575	758,930	94,076	78,705	931,711	46,160	5,622	4,499	56,281	717,325	2,424,892
C Administrative Expense (3)	36,650	78,538	8,366	6,711	93,615	10,777	1,507	1,075	13,359	16,863	160,487
D Gain/(Loss) (A-B-C)	53	48,458	1,945	(3,144)	47,259	1,809	1,083	290	3,182	1,736	52,230

(1) Earned Premium - Premium which pays for coverage for the period reported (accrual basis).

(2) Incurred Claims - Represents the cost of covered services provided during the period reported by the insurance company (accrual basis).

(3) Administrative Expenses - All charges by the insurance carrier other than for the payment of claims. Includes carrier's cost to administer the program, interest charges, and other retention.

Source: 2001 1st Quarter Report

EMPIRE PLAN
Participating Agency Premium Rates
Comparison of 2001 and Projected 2002 Rates

CORE ONLY						
Gross Rates (1)				Net Rates (2)		
	2001	2002	% Change	2001	2002	% Change
Plan Prime:						
Individual						
Optimistic	293.01	319.52	9.0%	283.24	313.57	10.7%
Best Estimate	293.01	325.44	11.1%	283.24	319.49	12.8%
Pessimistic	293.01	334.59	14.2%	283.24	328.64	16.0%
Family						
Optimistic	608.59	666.92	9.6%	588.51	654.30	11.2%
Best Estimate	608.59	679.34	11.6%	588.51	666.72	13.3%
Pessimistic	608.59	698.35	14.7%	588.51	685.73	16.5%
MediPrime:						
Individual						
Optimistic	236.42	253.47	7.2%	230.99	247.80	7.3%
Best Estimate	236.42	256.49	8.5%	230.99	250.82	8.6%
Pessimistic	236.42	265.44	12.3%	230.99	259.77	12.5%
Family -1						
Optimistic	553.16	601.92	8.8%	537.43	589.56	9.7%
Best Estimate	553.16	611.43	10.5%	537.43	599.07	11.5%
Pessimistic	553.16	630.26	13.9%	537.43	617.90	15.0%
Family-2						
Optimistic	495.31	534.72	8.0%	483.91	522.65	8.0%
Best Estimate	495.31	541.35	9.3%	483.91	529.28	9.4%
Pessimistic	495.31	559.98	13.1%	483.91	547.91	13.2%

(1) Represents premiums charged by the carriers.

(2) Represents costs charged to participating agencies.

EMPIRE PLAN
Participating Agency Premium Rates
Comparison of 2001 and Projected 2002 Rates

CORE PLUS MEDICAL ENHANCEMENT						
Gross Rates (1)				Net Rates (2)		
	2001	2002	% Change	2001	2002	% Change
Plan Prime:						
Individual						
Optimistic	323.21	353.86	9.5%	312.44	344.07	10.1%
Best Estimate	323.21	360.95	11.7%	312.44	351.16	12.4%
Pessimistic	323.21	370.73	14.7%	312.44	360.94	15.5%
Family						
Optimistic	668.99	736.22	10.0%	646.91	715.93	10.7%
Best Estimate	668.99	751.00	12.3%	646.91	730.71	13.0%
Pessimistic	668.99	771.29	15.3%	646.91	751.00	16.1%
MediPrime:						
Individual						
Optimistic	245.51	264.29	7.6%	239.82	257.60	7.4%
Best Estimate	245.51	267.68	9.0%	239.82	260.99	8.8%
Pessimistic	245.51	276.83	12.8%	239.82	270.14	12.6%
Family -1						
Optimistic	592.45	647.70	9.3%	575.44	630.49	9.6%
Best Estimate	592.45	658.77	11.2%	575.44	641.56	11.5%
Pessimistic	592.45	678.44	14.5%	575.44	661.23	14.9%
Family-2						
Optimistic	513.49	556.97	8.5%	501.56	542.89	8.2%
Best Estimate	513.49	564.36	9.9%	501.56	550.28	9.7%
Pessimistic	513.49	583.40	13.6%	501.56	569.32	13.5%

(1) Represents premiums charged by the carriers.

(2) Represents costs charged to participating agencies.

EMPIRE PLAN
Participating Agency Premium Rates
Comparison of 2001 and Projected 2002 Rates

CORE PLUS MEDICAL & PSYCHIATRIC ENHANCEMENTS						
Gross Rates (1)				Net Rates (2)		
	2001	2002	% Change	2001	2002	% Change
Plan Prime:						
Individual						
Optimistic	325.23	355.53	9.3%	314.26	345.74	10.0%
Best Estimate	325.23	362.71	11.5%	314.26	352.92	12.3%
Pessimistic	325.23	372.49	14.5%	314.26	362.70	15.4%
Family						
Optimistic	673.67	740.10	9.9%	651.09	719.80	10.6%
Best Estimate	673.67	755.08	12.1%	651.09	734.78	12.9%
Pessimistic	673.67	775.37	15.1%	651.09	755.07	16.0%
MediPrime:						
Individual						
Optimistic	245.64	264.45	7.7%	239.94	257.76	7.4%
Best Estimate	245.64	267.85	9.0%	239.94	261.16	8.8%
Pessimistic	245.64	277.00	12.8%	239.94	270.31	12.7%
Family -1						
Optimistic	595.25	650.07	9.2%	577.95	632.86	9.5%
Best Estimate	595.25	661.27	11.1%	577.95	644.06	11.4%
Pessimistic	595.25	680.94	14.4%	577.95	663.73	14.8%
Family-2						
Optimistic	514.40	557.84	8.4%	502.37	543.76	8.2%
Best Estimate	514.40	565.27	9.9%	502.37	551.19	9.7%
Pessimistic	514.40	584.31	13.6%	502.37	570.23	13.5%

- (1) Represents premiums charged by the carriers.
(2) Represents costs charged to participating agencies.

**EMPIRE PLAN
PA GROUP RATES
1985 - 2002 Monthly Rates**

Core plus Med. & Psych. Enh.	Gross Rate	% Change	Net Rate	% Change
Individual				
1985*	95.71		92.85	
1986	91.97	-3.9%	91.49	-1.5%
1987	103.14	12.1%	101.65	11.1%
1988 (1)	142.01	37.7%	141.52	39.2%
1989	168.72	18.8%	168.05	18.7%
1990 (2)	179.50	6.4%	167.09	-0.6%
1991 (3)	202.09	12.6%	185.09	10.8%
1992	198.85	-1.6%	181.81	-1.8%
1993	214.30	7.8%	194.64	7.1%
1994	213.83	-0.2%	197.39	1.4%
1995	214.70	0.4%	193.54	-2.0%
1996 (4)	219.20	2.1%	192.27	-0.7%
1997	219.87	0.3%	198.37	3.2%
1998	227.35	3.4%	204.38	3.0%
1999	239.24	5.2%	222.00	8.6%
2000	260.67	9.0%	253.98	14.4%
2001	289.41	11.0%	280.25	10.3%
2002 (Projected)	325.03	12.3%	316.52	12.9%
Average Percent Increase				
From Inception		7.8%		7.9%
Most Recent 10 Years		5.1%		5.8%
Most Recent 5 Years		8.2%		9.9%
Family				
1985*	203.97		197.57	
1986	195.31	-4.2%	194.30	-1.7%
1987	222.39	13.9%	219.20	12.8%
1988 (1)	324.13	45.7%	323.06	47.4%
1989	383.42	18.3%	381.95	18.2%
1990 (2)	403.75	5.3%	380.15	-0.5%
1991 (3)	464.39	15.0%	417.36	9.8%
1992	445.64	-4.0%	407.76	-2.3%
1993	479.37	7.6%	426.35	4.6%
1994	484.69	1.1%	446.94	4.8%
1995	486.99	0.5%	440.35	-1.5%
1996 (4)	491.07	0.8%	428.27	-2.7%
1997	495.81	1.0%	447.22	4.4%
1998	514.28	3.7%	463.62	3.7%
1999	539.14	4.8%	499.75	7.8%
2000	578.26	7.3%	563.03	12.7%
2001	640.64	10.8%	619.28	10.0%
2002 (Projected)	715.97	11.8%	696.92	12.5%
Average Percent Increase				
From Inception		8.2%		8.2%
Most Recent 10 Years		4.9%		5.6%
Most Recent 5 Years		7.7%		9.3%
* Statewide Plan Premium Rates				
(1) 1988 rates represent the effective amounts of the 1/88 and 8/88 rate changes.				
(2) No change in effective net rate over 1989.				
(3) Represents rates effective 1/1/91 - 6/30/91				
(4) Represents 2 tier Empire Plan Rates; 5 tier rate schedule effective 1/1/96				

EXHIBIT V PA 5 TIER GROUP RATES 1995 - 2002 Monthly Rates				
Core plus Med. & Psych. Enh.	Gross Rate(1)	% Change	Net Rate(2)	% Change
Individual Planprime				
1995	214.70		193.54	
1996 (3)	234.59	9.3%	207.66	7.3%
1997	261.80	11.6%	240.22	15.7%
1998	267.89	2.3%	246.07	2.4%
1999	279.56	4.4%	261.18	6.1%
2000	294.94	5.5%	286.53	9.7%
2001	325.23	10.3%	314.26	9.7%
2002 (projected)	362.71	11.5%	352.92	12.3%
Average Percent Increase				
From Inception of 5 Tier Structure		7.8%		9.0%
Family Planprime				
1995	486.99		440.35	
1996 (3)	521.96	7.2%	459.16	4.3%
1997	537.96	3.1%	489.22	6.5%
1998	552.00	2.6%	503.78	3.0%
1999	573.33	3.9%	531.89	5.6%
2000	607.33	5.9%	590.16	11.0%
2001	673.67	10.9%	651.09	10.3%
2002 (projected)	755.08	12.1%	734.78	12.9%
Average Percent Increase				
From Inception of 5 Tier Structure		6.5%		7.6%
Individual Medprime				
1995	214.70		193.54	
1996 (3)	158.65	-26.1%	131.72	-31.9%
1997	150.53	-5.1%	129.28	-1.9%
1998	167.91	11.5%	151.34	17.1%
1999	186.46	11.0%	175.61	16.0%
2000	217.94	16.9%	214.25	22.0%
2001	245.64	12.7%	239.94	12.0%
2002 (projected)	267.85	9.0%	261.16	8.8%
Average Percent Increase				
From Inception of 5 Tier Structure		4.3%		6.0%
Family - 1 Medprime				
1995	486.99		440.35	
1996 (3)	446.03	-8.4%	383.23	-13.0%
1997	427.23	-4.2%	378.82	-1.2%
1998	452.73	6.0%	409.76	8.2%
1999	480.95	6.2%	447.05	9.1%
2000	530.97	10.4%	518.52	16.0%
2001	595.25	12.1%	577.95	11.5%
2002 (projected)	661.27	11.1%	644.06	11.4%
Average Percent Increase				
From Inception of 5 Tier Structure		4.7%		6.0%
Family - 2 or More Medprime				
1995	486.99		440.35	
1996 (3)	369.87	-24.0%	307.07	-30.3%
1997	315.24	-14.8%	267.15	-13.0%
1998	351.98	11.7%	314.25	17.6%
1999	387.05	10.0%	360.66	14.8%
2000	453.22	17.1%	445.51	23.5%
2001	514.40	13.5%	502.37	12.8%
2002 (projected)	565.27	9.9%	551.19	9.7%
Average Percent Increase				
From Inception of 5 Tier Structure		3.3%		5.0%
(1) Represents premiums charged by the carriers. (2) Represents cost to a participating agency. (3) Inception of Medprime Rate Structure.				